

Jennifer J. Johnson
Secretary
Board of Governors of the Federal Reserve System
20th Street and Constitution Avenue, NW.
Washington, DC 20551

Re: Docket No. R-1404 and RIN No. 7100 AD63

February 14, 2011

Dear Board of Governors of the Federal Reserve System:

I would like to thank you for the opportunity to comment on the Federal Reserve System's proposed "Debit Card Interchange Fees and Routing" rule.

As a consumer, I am very concerned about the state of our economy. It is apparent this new rule will result in new fees and charges from my bank for services I've received free for many years.

Like other businesses, banks are here to serve their communities and I understand in order to do this effectively, they need to charge certain fees to provide these services. As a consumer, I cannot afford to pay extra, while retail businesses get to go without absorbing some of the costs for processing my debit card transactions.

I am a bank employee who is concerned about the economic consequences of this new rule. My company might be forced to eliminate many of our free services, such as free checking, or charge accounts for debit cards, in order to compensate for the lost revenue from reduced interchange fees. This hurts the consumers this rule was intended to protect. In our area of the country, this would have a significant impact on "We the People". Our economy is already suffering lost revenues due to the increased violence along the Texas/Mexico border. This added burden is just another straw on the camel's back.

The only beneficiaries of this harmful rule are retailers, who will take home an additional \$15 billion in profits - and consumers will be left to deal with the

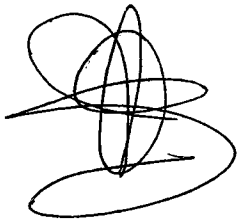
consequences. The rule does not require that retailers pass along one cent of their savings to customers. Meanwhile, banks, forced to lose money on debit interchange transactions, will be forced to compensate by increasing fees for deposit customers.

Where are the government regulations for retailers regarding how much they can charge for their products? I find it ridiculous that a pair of infant jeans costs about as much as an adult pair. How fair is that to the consumer?

Our bank is opposed to the proposed rule because the proposal does not permit our bank to cover the cost of providing debit card transactions, which will create new maintenance and other fees on checking accounts. Low and moderate income customers will find it more difficult to maintain a bank account and will have to turn to more expensive, less convenient, non-traditional banking services.

This great country of ours was founded on the "Free Enterprise" system and I strongly believe the government has no right to meddle in a system that is not broken. I urge you to appeal the ruling as it is in the best interest of my community and state. Thank you for your time.

Sincerely,

A handwritten signature in black ink, consisting of several overlapping loops and a long horizontal stroke at the bottom, characteristic of a cursive or stylized signature.

Judith L. Ramirez